



Order Filed on June 15, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlon@kmlawgroup.com Attorneys for Secured Creditor Toyota Motor Credit Corporation
In Re: Camille D. Vaughn, Debtor.

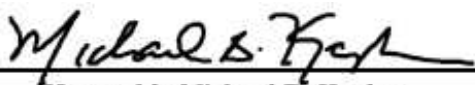
Case No.: 18-14776 MBK
Adv. No.:
Hearing Date: 5/22/18 @ 10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: June 15, 2018



Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Toyota Motor Credit Corporation, holder of a mortgage on real 2013 TOYOTA RAV4, VIN: JTMRFREV3DD027206, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esquire, attorney for Debtor, Camille D. Vaughn, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall be treated outside the plan and the pre-petition arrears will not be paid through the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition payments can be applied to the pre-petition payments due; specifically, the payment received April 13, 2018 can be applied to the payment due February 22, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that failure of the Debtor to remit timely payments per the terms of the financing agreement, including pre-petition payments due, shall be grounds for a motion for relief from stay; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular monthly payments outside the plan as they become due; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall maintain insurance on the subject vehicle; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Camille D Vaughn
Debtor

Case No. 18-14776-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2018.

db +Camille D Vaughn, 4217 Birchwood Court, North Brunswick, NJ 08902-3916

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor BANK OF AMERICA, N.A. cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corp dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Katherine Knowlton Lopez on behalf of Creditor BANK OF AMERICA, N.A. klopez@logs.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corp
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marlena S. Diaz-Cobo on behalf of Creditor Hearthwood at North Brunswick Condominium
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Robert C. Nisenson on behalf of Debtor Camille D Vaughn rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8